

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-13867-VFP
Chapter: 7
Judge: Vincent F. Papalia
Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven Castranova
26 Arnold Road
West Milford, NJ 07480

Social Security No.:
xxx-xx-4477

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 16, 2020 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 13, 2020
JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New JerseyIn re:
Steven Castronova
DebtorCase No. 19-13867-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db +Steven Castronova, 26 Arnold Road, West Milford, NJ 07480-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 01:09:17 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2020 01:09:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

Anthony J. Sylvester on behalf of Creditor Lakeland Bank asylvester@shermanwells.com
 David L. Stevens on behalf of Debtor Steven Castronova dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com;agouveia@scura.com
 Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal, nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal
 Eric Raymond Perkins eperkins@becker.legal, nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal
 Mitchell Hausman on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov
 Rebecca Ann Solarz on behalf of Creditor The Money Source Inc. rsolarz@kmllawgroup.com
 Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2007-AB1 rsolarz@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9